

THE HONORABLE MARSHA PECHMAN

SUPERIOR COURT OF WASHINGTON FOR KING COUNTY

OMNI INNOVATIONS, LLC, a Washington  
Limited Liability Company,

Plaintiff,

v.

EFINANCIAL, LLC, a Washington Limited  
Liability Company, f/k/a PRIMEPLAN, LLC,  
a Washington Limited Liability Company,  
also d/b/a TERMFINDER.COM,  
POLICYMATCH.COM; MICHAEL and  
KATHLEEN ROWELL, and their marital  
community; and JOHN DOES I-X,

Defendants.

NO. CV06-1118 MJP

ANSWER AND AFFIRMATIVE  
DEFENSES OF DEFENDANT  
EFINANCIAL, LLC (f/k/a PRIMEPLAN,  
LLC, also d/b/a TERMFINDER.COM and  
POLICYMATCH.COM) and MICHAEL  
AND KATHLEEN ROWELL

I. ANSWER

COME NOW Defendants EFinancial, LLC (f/k/a PrimePlan, LLC, also d/b/a  
Termfinder.com and PolicyMatch.com), and Michael and Kathleen Rowell, by and through their  
attorneys of record, and in answer to Plaintiff's Complaint, admit, deny and allege as follows:

**PARTIES, JURISDICTION, VENUE**

1. Defendants are without knowledge or information sufficient to form a belief as to  
the truth of the allegations and therefore deny the same.

2. Defendants admit that EFinancial, LLC is a corporation registered in Washington,

ANSWER AND AFFIRMATIVE DEFENSES- 1

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1 with its principal places of business in the state of Washington and admits it does or has done  
2 business as Termfinder.com and Policymatch.com. The remaining allegations of Paragraph 2 are  
3 denied.

4 3. Defendants admit that Michael Rowell is an officer and owner of EFinancial and  
5 that he resides in the state of Washington. The remaining allegations of Paragraph 3 are denied.

6 4. Defendants are without knowledge or information sufficient to form a belief as to  
7 the truth of the allegations and therefore deny the same.

8 5. Defendants are without knowledge or information sufficient to form a belief as to  
9 the truth of the allegations and therefore deny the same.

10 6. Defendants are without knowledge or information sufficient to form a belief as to  
11 the truth of the allegations and therefore deny the same.

12 7. Defendants are without knowledge or information sufficient to form a belief as to  
13 the truth of the allegations and therefore deny the same.

14 8. Defendants are without knowledge or information sufficient to form a belief as to  
15 the truth of the allegations and therefore deny the same

16 9. Defendants are without knowledge or information sufficient to form a belief as to  
17 the truth of the allegations and therefore deny the same

18 10. Defendants are without knowledge or information sufficient to form a belief as to  
19 the truth of the allegations and therefore deny the same

20 11. Defendants are without knowledge or information sufficient to form a belief as to  
21 the truth of the allegations and therefore deny the same

22 12. Defendants are without knowledge or information sufficient to form a belief as to  
23 the truth of the allegations and therefore deny the same

1           13.     Because Plaintiff fails to identify to which emails its vague allegations refer,  
2 Defendants are without knowledge or information sufficient to form a belief as to the truth of the  
3 allegations and therefore deny the same

4           14.     Denied.

5           15.     Denied.

6                           **FIRST CAUSE OF ACTION - CAN SPAM ACT**

7   **15 U.S.C. §7701 et seq.**

8           16.     Defendants re-allege their answers to paragraphs 1 through 15 and incorporate  
9 them herein as if fully set forth herein. The specific allegations contained in Paragraph 16 are  
10 denied.

11           17.     Denied.

12                           **SECOND CAUSE OF ACTION - CEMA**

13   **RCW 19.190.010 - .070**

14           18.     Defendants re-allege the answers to paragraphs 1 through 17 and incorporate them  
15 herein as if set forth in full. The specific allegations contained in Paragraph 17 are denied.

16                           **THIRD CAUSE OF ACTION -CONSUMER PROTECTION ACT**

17   **Ch. 19.86 RCW**

18           19.     Defendants re-allege the answers to paragraphs 1 through 18 and incorporate them  
19 herein as if set forth in full. The specific allegations contained in Paragraph 19 are denied.

20                           **REQUEST FOR RELIEF**

21           Defendants deny that Plaintiff is entitled to the relief requested.

22                           **II. AFFIRMATIVE DEFENSES**

23           By way of further answer and without admitting any matter previously denied, Defendants

1 allege the following affirmative defenses:

- 2 1. Plaintiff has failed to state a claim upon which relief can be granted.
- 3 2. Plaintiff has failed to name an indispensable party.
- 4 3. Plaintiff's damages, if any, were caused by the fault of Plaintiff.
- 5 4. Plaintiff's damages, if any, were caused or contributed to by the acts or omissions
- 6 of third parties not under the control of Defendants.
- 7 5. Plaintiff has failed to mitigate its damages.
- 8 6. Plaintiff's claims are barred by the doctrines of estoppel and/or laches.
- 9 7. Plaintiff's claims are barred by the applicable statute of limitations and/or statute
- 10 of repose.
- 11

12 III. RELIEF REQUESTED

13 Having fully answered Plaintiff's Complaint, Defendants request the following relief:

- 14 1. For dismissal of Plaintiff's Complaint with prejudice;
- 15 2. That Defendants be awarded costs and attorneys' fees incurred in defending
- 16 against Plaintiff's claims pursuant to RCW 19.190.090 and Washington common law.
- 17 3. For such other relief as the Court may deem just and proper.

18 DATED at Seattle, Washington this 9th day of July, 2007.

19 JACKSON & WALLACE LLP

20  
21 /s/ Matthew R. Wojcik  
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Attorneys for Defendants

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**CERTIFICATE OF SERVICE**

I hereby certify that on this 9th day of July, 2007 I electronically filed the foregoing document entitled Answer and Affirmative Defenses of Defendant Efinancial, LLC (f/k/a Primeplan, LLC, also d/b/a Termfinder.com and Policymatch.com) and Michael and Kathleen Rowell in accordance with the Clerk of the Court using the CM/ECF system which will send notification of such filing to the following persons:

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